

PROGRAMS AVAILABLE

The following programs are managed by various state and federal agencies. The programs have different eligibility requirements, benefits and costs.

Medicare

Covers seniors 65 and older, the disabled under 65 and people with End-Stage Renal Disease.

www.medicare.gov

Toll Free: 800-633-4227

Illinois Comprehensive Health Insurance Plan (ICHIP)

For residents who can afford but have been turned down for insurance.

www.chip.state.il.us

Toll Free: 866-851-2751

Illinois Preexisting Condition Insurance Plan (IPXP)

Federally-funded plan for those uninsured for six months with a preexisting condition.

www.insurance.illinois.gov/ipxp

Toll Free: 877-210-9167

Illinois Department of Healthcare and Family Services (HFS): Medical Programs

Benefits for children under 19, pregnant women, seniors 65 and older or the disabled.

www.hfs.illinois.gov/programs

Toll Free: 866-468-7543

Illinois Cares Rx

Helps cover prescription drugs for senior citizens and disabled adults.

www.illinoiscaresrx.com

Toll Free: 800-226-0768

Veterans Care

Medical, limited dental and vision coverage for an affordable monthly premium.

www.illinoisveteranscare.com

Toll Free: 877-4VETSRX

Department of Specialized Care for Children

Coordination of care for families and children with special needs.

www.uic.edu/hsc/dscc/

Toll Free: 800-322-3722

Health Care Services for HIV

www.idph.state.il.us

Toll Free: 800-243-2437

Hill-Burton Free Care Program

No or reduced fee services at certain health care facilities.

www.hrsa.gov

Toll Free: 800-638-0742



Did you know?

The Illinois Department of Insurance now has Facebook and Twitter pages.



Uninsured Ombudsman Program

Office of Consumer Health Insurance
Illinois Department of Insurance

Call Toll Free
877-527-9431

State of Illinois
Department of Insurance

Are You Without Health Insurance?

Uninsured Ombudsman Program

www.insurance.illinois.gov

WE ARE HERE TO HELP

The Illinois Department of Insurance Uninsured Ombudsman Program provides assistance and education to Illinois consumers who, for any reason:

- Have no health insurance
- Are about to lose health insurance
- Cannot afford to purchase health insurance

Our knowledgeable insurance professionals can help you:

- Explore available state and federal programs
- Understand your continuation rights and responsibilities under your existing health plan
- Review your coverage options
- Reduce your medical costs



TIPS ON BUYING INDIVIDUAL HEALTH INSURANCE

Find a Reliable Agent

Look for a licensed insurance agent who is reliable and helpful in answering your questions. Use available resources such as the yellow pages or Internet and ask family and friends for recommendations. Call the Illinois Department of Insurance to make sure the agent is licensed.

Shop Carefully

Take the time to comparison shop! Get more than one estimate and don't be rushed into buying a policy by sales tactics, advertising or famous endorsements.

Understand Your Needs

Make a list of doctors, hospitals, and health care facilities you use and ensure they are in the provider network you are considering. Also list any ongoing medical conditions you may have, and your annual budget for health expenses, considering deductibles, coinsurance and out-of-pocket maximums.

Beware of Exclusions, Preexisting Condition Language and Limitations

Read the policy carefully to see what is and is not covered. Look for waiting periods that may be listed and review dollar limitations on benefits or visit limitations for specific services.

Make Sure There Is a "Free Look" Provision

Companies issuing individual health insurance in Illinois are required to refund your premium if you return it within 10 days.



Contact the Illinois Department of Insurance

Find out whether an insurance company is licensed, the number of complaints filed against it and its overall rating. Visit www.insurance.illinois.gov or call 1-877-527-9431.

HOW TO REDUCE MEDICAL COSTS

Ask for Provider Discounts

Hospitals in Illinois are required by law to discount charges for uninsured patients within income guidelines. Physicians and outpatient centers may extend discounts upon request in certain instances although they are not required to do so.

Become an Educated Consumer

Visit www.healthcarereportcard.illinois.gov and other online resources to access information on safety, patient satisfaction and costs of services in hospitals and surgery centers.